

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ROBERT V REDDITT SR
THERESA D REDDITT
Debtor(s)

Case No. 08-24592

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/17/2008.
- 2) The plan was confirmed on 12/22/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/01/1900.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,500.00.
- 10) Amount of unsecured claims discharged without payment: \$26,603.62.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$36,132.00
Less amount refunded to debtor \$132.00

NET RECEIPTS: \$36,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,178.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,076.87
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,254.87

Attorney fees paid and disclosed by debtor: \$322.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RECOVERY SERVICE	Unsecured	771.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	994.00	994.72	994.72	334.05	0.00
ASSET ACCEPTANCE LLC	Unsecured	NA	517.71	517.71	174.33	0.00
COMMONWEALTH EDISON	Unsecured	194.00	391.54	391.54	131.85	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,481.00	1,905.25	1,905.25	642.58	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	NA	6,804.07	7,204.07	7,204.07	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	111,000.00	105,413.77	105,413.77	0.00	0.00
EAST BAY FUNDING	Unsecured	1,225.00	948.62	948.62	319.44	0.00
EMPRESS CASINO JOLIET CORP	Unsecured	1,050.00	NA	NA	0.00	0.00
FINGERHUT CREDIT ADVANTAGE	Unsecured	612.00	NA	NA	0.00	0.00
GFG LOAN CO/PAYDAY	Unsecured	1,074.00	1,623.25	1,623.25	546.61	0.00
HSBC CREDIT SERVICE INC	Unsecured	1,156.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	118.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	1,336.00	1,336.00	1,336.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	191.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	22,000.00	16,786.12	16,786.12	16,786.12	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	4,475.58	4,475.58	1,507.11	0.00
MERRICK BANK	Unsecured	859.00	859.21	859.21	289.33	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	949.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Secured	NA	150.00	150.00	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	355.00	105.10	105.10	35.11	0.00
NICOR GAS	Unsecured	859.00	NA	NA	0.00	0.00
PALISADES COLLECTIONS LLC	Unsecured	1,450.00	1,414.59	1,414.59	476.35	0.00
PALISADES COLLECTIONS LLC	Unsecured	1,316.00	1,316.09	1,316.09	443.18	0.00
SPRINT NEXTEL	Unsecured	266.00	266.47	266.47	89.02	0.00
TRUCK FINANCIAL CORP	Unsecured	10,171.55	NA	NA	0.00	0.00
TRUCK FINANCIAL CORP	Secured	NA	10,171.55	10,171.55	0.00	0.00
UNIVERSITY OF IL MEDICAL CNT	Unsecured	50.00	NA	NA	0.00	0.00
VILLAGE OF RIVERDALE	Unsecured	500.00	1,276.88	1,276.88	429.98	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$105,413.77	\$0.00	\$0.00
Mortgage Arrearage	\$7,204.07	\$7,204.07	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,321.55	\$0.00	\$0.00
TOTAL SECURED:	\$122,939.39	\$7,204.07	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,786.12	\$16,786.12	\$0.00
TOTAL PRIORITY:	\$16,786.12	\$16,786.12	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,431.01	\$6,754.94	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,254.87</u>	
Disbursements to Creditors	<u>\$30,745.13</u>	
TOTAL DISBURSEMENTS :		<u>\$36,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/25/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.